

Potential

Improving Lives By Serving Credit Unions, Their Staff & Members



Issue N° 27

Summer 2016

PLEASE ROUTE:

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- ☐ Finance
- ☐ Marketing
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478 Young Credit Union Members Vie for \$12,000 in College Scholarships

Applicants from seventy-one MD & DC-based credit unions, the highest participation ever, apply to the Foundation's Credit Union College Scholarship program...

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Supporters Honored At Recognition Reception

Foundation supporters gathered May 5th at the Oakland Mansion in Columbia, MD for the Sixth Annual Donor Recognition Reception...

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Wine Me Up Returns!

Supporting Training Grants has never been so much fun - Wine Me Up!, the popular "adult grab bag" fund raiser returns, with a new feature for 2016. Find out more...



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Needs Assessment Guides Foundation To Focus On Training Grants, Financial Literacy, Emerging CU Support

Over 13,000+ lives positively impacted through Foundation initiatives

The Foundation Board of Directors, after reviewing the results of its annual credit union needs assessment, reaffirmed its commitment to staff and volunteer training, financial literacy offerings, and help for smaller, emerging credit unions.

The Foundation's primary programs are reviewed here, and you may find additional information on the Foundations grants and programs at the Foundation's website, cufound.org.

Roycroft Masters Offer Coaching, ALM Assistance & More

The Roycroft Masters Advisory Program offers free confidential advisory engagements guided by experienced credit union professionals to credit unions in Maryland and D.C. with up to \$100 million in assets on such issues as:

- Preparing/responding to examinations
- Building your loan portfolio
- Starting new programs or services
- Compensation market basket evaluations
- Marketing effectiveness

cufound.org/roycroft



Training Grants For CUs Up To \$150 Million In Assets

Credit unions with up to \$150 million in assets may benefit from the Foundation's Training Grants Program.

Eligible credit unions may apply for expense reimbursement of up to 75% of the cost of training. Applicants select their preferred training provider. Reimbursements apply to both in-person and online training. Funding is limited.

cufound.org/training



Financial Literacy Grants Support Credit Union Initiatives

Financial literacy funding helps credit unions offer their own financial education initiatives for members and communities.

Credit unions of any size may apply for funding to support their financial literacy offerings. Priority is given to those credit unions that participated in the "April Is



Financial Literacy Month" campaign and observance. cufound.org/finlit

Millionaire's Clubs Deliver Financial Education

The Foundation continues its funding for credit unions seeking to establish Millionaire's Club financial literacy programs in their local high schools. The acclaimed program provides complete curriculum, materials, and supplies to help launch new Clubs now active in twenty-three sites.

cufound.org/cu-millionaire



Scholarship Program Helps CUs Reach Young Members

The Foundation's College Scholarship Program presents an ideal tool for credit unions to reach out to their young members, add new members, while helping families meet tuition costs.

The Foundation provides everything a credit union needs to offer a scholarship program. Find out more by reading the article on page 2.



SECU's Arbaugh Joins Foundation Board of Directors

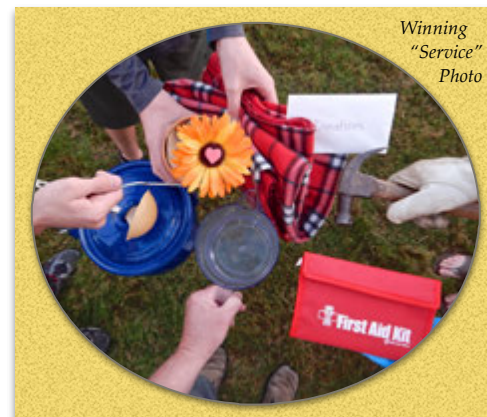


Steve Arbaugh

The Foundation has announced the appointment of Steve Arbaugh to the Board of Directors. Mr. Arbaugh is Senior Vice President of Finance and Chief Financial Officer for SECU of Maryland.

Mr. Arbaugh began his career in financial services at Provident Bank of Maryland in 1978 where he served for twenty-nine years before his move to SECU. He holds a Bachelor's Degree in Business Administration and Management from Towson University (home of the SECU Arena) and a Master's Degree in Finance from Loyola University Maryland.

Elected to leadership positions recently on the Foundation's Board were Chair Jo Ann Talbot; Vice-Chair Jacqueline Smith, Ft. Meade Community CU; Treasurer Ron Shockley, First Financial of Maryland FCU; and Secretary Fred Caprio, Allied Solutions.



EP FCU Member Sweeps All 3 Scholarship Categories; Wins Essay, Photo, & Video!

It's possible for an applicant to earn \$1,000 scholarships in each of the Foundation's three application categories; not likely, but possible. For the first time, it's been done.

EP FCU member and scholarship winner Charles Price applied in all three scholarship categories - essay, photo, and video - and won all three.

Judges selected Price's submissions from among almost 500 "blind" applications, each void of the name and credit union affiliation of its applicant.

Price will receive a \$3,000 scholarship award, hand-delivered by EP FCU CEO Kirsten Williams.

View the winning entries at cufound.org/cuscholarship

Scholarship Participation Reaches New High; As 478 Members From Seventy-One CUs Apply

College-bound members from 71 credit unions throughout MD & DC applied to the Foundation's CU Scholarship Program this year. The \$12,000 Scholarship Program attracted 478 applicants.

Submission records were broken in all three scholarship categories, with 373 essays received, 79 applications submitted in the photo category, and 26 videos produced by applicants.

"Credit unions can promote this scholarship offerings as their own," noted Kyle Swisher, Foundation Executive Director. "We provide the funding, promotion kits, online application and review system, and volunteer judges. This is a perfect way for credit unions large and small to offer a great opportunity and bolster their youth membership."

A record number of judges, 114, reviewed the essays, videos, and photo submissions to arrive at the top ten essays and top video and photo entries.



Credit Unions With Highest # of Member Applications

Board of Directors

Jo Ann Talbot, Chair
Jacqueline Smith, Vice Chair
Ron Shockley, Treasurer
Fred Caprio, Secretary

Steve Arbaugh
Maggie Fielding
Adrian Johnson
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Wine Me Up! Event Supports Training Grants

Wine Me Up! is the fun way to support the Foundation's Training Grant Program. Friends of the Foundation are invited to donate to *Wine Me Up!*



Attendees at the MD | DC Credit Union Association Annual Meeting & Convention (June 5 to 8, 2016 in Ocean City, MD) may purchase a \$20 wine-pull at the Foundation's exhibit booth where they pull a covered bottle of wine from the selection. Wines range in value from \$15 to \$200. It's like an adult grab bag!

Donate a bottle of wine and/or join the wine pull at the MD | DC CUA convention - either way you're supporting important training grants!

Complete *Wine Me Up!* details are available at cufound.org/wine

RAFFLE - New For 2016
2010 'Il Grigio da San Felice'
Chianti Classico Riserva
Chances \$10 • Only 100 Tickets
Drawing June 7, 2016

- Need not be present to win
- Proceeds benefit Training Grants
- Reserve Your Ticket, email - winemeup@cufound.org

Wine donated by Fred Caprio



Keen Eye Could Earn You \$350 Cash Reward!

We're awarding one lucky reader who finds and reports their winning number in this issue of *Potential*. The award grows with each issue that the prize goes unclaimed and now stands at \$350!

Alongside and perpendicular to your name on the address section of this issue is a number that stands perpendicular to your name and address. Find that exact number printed in **blue ink** elsewhere in this issue, report it to the Foundation at info@cu-found.org, and you win the entire pot!

Readers must respond with their winning number within 30 days of publication. Only subscribers whose addresses are on file with the Foundation have assigned numbers, so make sure you're on our mailing list.

Read *Potential* carefully, your number may be in this very issue!

Foundation Honors Generous Contributors At May 5th Donor Recognition Reception

Foundation donors gathered at the historic Oakland Mansion in Columbia, MD for a recognition reception sponsored by Allied Solutions. The Foundation Board hosts the annual event to thank those who make its charitable works possible. For more images visit cufound.org/photos

Motown Sells Out!

The Foundation's annual "Friend Raising" event was held March 13th featuring the Broadway production of Tony Award-nominated, *Motown*, and a pre-show champagne brunch at Baltimore's Hippodrome Theater.

Here, Norman Mann, Police FCU, holds an autographed photo of Diana Ross he won at the event.

More than \$50,000 has been raised through the "Friend Raisers" to support financial literacy efforts.

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Event photos -
cufound.org/photo-gallery

Improving Lives By Helping Credit Unions Serve Their Members & Communities



<i>Annual Appeal</i>	Chairman's Club	Leadership Circle	Benefactor	Donor
Credit Unions As a % of Assets*	.0025% (Minimum: \$300)	.001% to .0024% (Minimum: \$200)	.0002% to .001% (Minimum: \$100)	<.0002%
Businesses & Organizations	\$1,000+	\$750 - \$999	\$500 - \$749	Up to \$500
Individuals	\$300+	\$200 - \$299	\$100 - \$199	Up to \$100

*Use the on-line Recognition Calculator at cufound.org/donate to easily calculate credit union donor recognition levels.

I am proud to be a supporter of the Credit Union Foundation MD|DC!

Enclosed is my deductible donation of \$ _____

Apply my gift:

- ☐ Where The Need Is Greatest
- ☐ Endowment Fund For The Future
- ☐ Training Scholarships
- ☐ Small Credit Union Development Programs
- ☐ Financial Literacy

Contact me about:

- ☐ Charitable Donation Accounts
- ☐ Community Investment Fund
- ☐ Giving Investment Fund Term CD

Mail to: **CU Foundation**
PO Box 190
Glenelg, MD 21737-0190

Your Tax-Deductible Gift Is Greatly Appreciated!